

In re:
Cara Beth Powell
Debtor

Case No. 24-10582-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 29, 2024

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2024:

Recip ID	Recipient Name and Address
db	+ Cara Beth Powell, 232 N. 61St, Philadelphia, PA 19139-1105
14861011	+ Carvant Financial Llc, 211 Robbins Lane, Syosset, NY 11791-6004
14861017	DeMarco, Drew, 12339 Academy Rd, Philadelphia, PA 19154-1927
14861027	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14861029	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Mar 30 2024 00:19:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Mar 30 2024 00:19:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Mar 30 2024 00:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 30 2024 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 30 2024 00:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 30 2024 00:19:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14861008	+ Email/Text: backoffice@affirm.com	Mar 30 2024 00:19:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14861009	+ Email/PDF: bncnotices@becket-lee.com	Mar 30 2024 00:28:38	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
14861013	Email/Text: megan.harper@phila.gov	Mar 30 2024 00:19:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14861010	EDI: CAPITALONE.COM	Mar 30 2024 04:08:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14861012	^ MEBN	Mar 30 2024 00:08:39	Chime/Stride Bank, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417

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14861014	Email/Text: bankruptcy@philapark.org	Mar 30 2024 00:19:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14861015	+ Email/Text: bncnotifications@phea.org	Mar 30 2024 00:19:00	Cornerstone, Pob 60610, Harrisburg, PA 17106-0610
14861016	+ EDI: CCS.COM	Mar 30 2024 04:08:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14861018	+ EDI: BLUESTEM	Mar 30 2024 04:08:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14861019	+ EDI: BLUESTEM	Mar 30 2024 04:08:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14861020	EDI: IRS.COM	Mar 30 2024 04:08:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14864323	Email/PDF: resurgentbknofications@resurgent.com	Mar 30 2024 00:18:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14861021	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 30 2024 00:17:41	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14864051	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 30 2024 00:17:38	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14861022	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 30 2024 00:18:04	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14861023	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 30 2024 00:19:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14861024	+ Email/Text: bankruptcygroup@peco-energy.com	Mar 30 2024 00:19:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14861025	Email/Text: fesbank@attorneygeneral.gov	Mar 30 2024 00:19:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14861026	EDI: PENNDEPTREV	Mar 30 2024 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14861026	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 30 2024 00:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14861028	^ MEBN	Mar 30 2024 00:08:46	Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia, PA 19122-2898
14861030	+ Email/Text: bankruptcy@philapark.org	Mar 30 2024 00:19:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14866842	Email/Text: credit@snhu.edu	Mar 30 2024 00:19:00	Southern New Hampshire University, 2500 N River Rd, Manchester, NH 03106-1018
14861031	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 30 2024 00:19:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14861032	Email/Text: mtgbk@shellpointmtg.com	Mar 30 2024 00:19:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
14864236	+ Email/Text: bankruptcy@bbandt.com	Mar 30 2024 00:19:00	Truist Bank, Bankruptcy Department, PO Box 85092, Richmond, VA 23285-5092
14861033	+ Email/Text: bankruptcy@bbandt.com	Mar 30 2024 00:19:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-0129
14861034	Email/Text: usapae.bankruptcyntices@usdoj.gov	Mar 30 2024 00:19:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14861035	^ MEBN		

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		Mar 30 2024 00:08:51	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14861036	Email/Text: bankruptcies@uplift.com	Mar 30 2024 00:19:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
14861037	+ EDI: LCIUPSTART	Mar 30 2024 04:08:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14866817	*+	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14866818	*+	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
14866822	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14866819	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14866820	*+	Carvant Financial Llc, 211 Robbins Lane, Syosset, NY 11791-6004
14866821	*	Chime/Stride Bank, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417
14866823	*	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14866824	*+	Cornerstone, Pob 60610, Harrisburg, PA 17106-0610
14866825	*+	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14866826	*	DeMarco, Drew, 12339 Academy Rd, Philadelphia, PA 19154-1927
14866827	*+	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14866828	*+	Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14866829	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14866830	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14866831	*	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14866832	*+	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14866833	*+	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14866834	*P++	PENNSYLVANIA OFFICE OF ATTORNEY GENERAL, ATTN ATTENTION FINANCIAL ENFORCEMENT SECTION, STRAWBERRY SQUARE, 15TH FLOOR, HARRISBURG PA 17120-0001, address filed with court:, Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14866835	*	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14866836	*	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14866837	*+	Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia, PA 19122-2898
14866838	*	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14866839	*+	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14866840	*	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14866841	*	Shellpoint Mortgage Servicing, Attn: Bankruptcy, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
14866843	*+	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-0129
14866844	*	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14866845	*	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14866846	*P++	UPLIFT INC, 5301 KIETZKE LN STE 200, RENO NV 89511-2083, address filed with court:, Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
14866847	*+	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 0 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 bkgroup@kmlawgroup.com
MICHAEL A. CIBIK	on behalf of Debtor Cara Beth Powell help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	Cara Beth Powell		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-10582-amc		
	Social Security number or ITIN: xxx-xx-4428		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 2/22/24		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cara Beth Powell	
2. All other names used in the last 8 years		
3. Address	232 N. 61St Philadelphia, PA 19139	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/29/24

For more information, see page 2

Case number 24-10582-amc

<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<div> <div>May 24, 2024 at 10:30 AM</div> <div>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.</div> </div> <div> <div>Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595</div> <div>For additional meeting info. go to https://www.justice.gov/ust/moc</div> </div>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<div> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> </div> <div> <div>Filing deadline: 7/23/24</div> <div>Filing deadline: 5/2/24</div> <div>Filing deadline: 8/20/24</div> </div> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. This plan proposes payment to the trustee of \$350.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/17/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</p>
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>